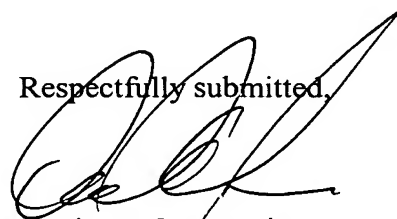


REMARKS

Claims 1-37 are pending in this application. By this Amendment, the Abstract and claims 11, 26, 30 and 37 are amended to eliminate multiple dependencies. Prompt and favorable examination on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



Mario A. Constantino
Registration No. 33,565

Daniel A. Tanner, III
Registration No. 54,734

MAC:DAT/kam

Attachment:
Abstract

Date: August 18, 2006

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**DEPOSIT ACCOUNT USE
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